

In re:  
Douglas W Parker  
Virlene S Parker  
Debtors

Case No. 15-14323-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Feb 05, 2021

User: admin  
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db	+ Douglas W Parker, 4013 North 12th Street, Philadelphia, PA 19140-2101
jdb	#+ Virlene S Parker, 46 Township Line Road, Apt. 330, Elkins Park, PA 19027-2236
13565642	+ Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: bncnotice@ph13trustee.com	Feb 06 2021 05:24:00	WILLIAM C. MILLER, Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Feb 06 2021 05:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 06 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2021 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 06 2021 05:23:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13566761	EDI: ATLASACQU	Feb 06 2021 04:13:00	Atlas Acquisitions LLC, on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601
13588487	EDI: AIS.COM	Feb 06 2021 04:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13639593	+ Email/Text: megan.harper@phila.gov	Feb 06 2021 05:23:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13582181	+ EDI: AISACG.COM	Feb 06 2021 04:13:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
13548554	+ EDI: ECMC.COM	Feb 06 2021 04:13:00	Ecmc, Po Box 16408, St. Paul, MN 55116-0408
13548565	EDI: IRS.COM	Feb 06 2021 04:13:00	Internal Revenue Service, PO BOX 21126, Philadelphia, PA 19114
13631754	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2021 04:46:47	LVNV Funding, LLC its successors and assigns

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as, assignee of NCOP XI, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13561401	Email/Text: camanagement@mtb.com	Feb 06 2021 05:22:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
13564702	+ Email/Text: bankruptcy@ncaks.com	Feb 06 2021 05:22:00	National Credit Adjusters, LLC, ATTN: Michael Swanson, PO BOX 3023, Hutchinson, KS 67504-3023
13576844	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 06 2021 05:22:00	PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13625008	Email/Text: peritus@ebn.phinsolutions.com	Feb 06 2021 05:24:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
13602129	+ EDI: JEFFERSONCAP.COM	Feb 06 2021 04:23:00	Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13569152	+ EDI: DRIV.COM	Feb 06 2021 04:23:00	SANTANDER CONSUMER USA INC., P.O. BOX 560284, DALLAS, TX 75356-0284

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor Lakeview Loan Servicing LLC agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
MARTIN A. MOONEY	on behalf of Creditor Capital One Auto Finance a division of Capital One N.A. lgadomski@schillerknapp.com, kcollins@schillerknapp.com
MARTIN A. MOONEY	on behalf of Creditor Capital One Auto Finance lgadomski@schillerknapp.com kcollins@schillerknapp.com
MATTEO SAMUEL WEINER	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

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STEPHEN MATTHEW DUNNE

on behalf of U.S. Trustee United States Trustee bestcasestephen@gmail.com dunnestr74587@notify.bestcase.com

STEPHEN MATTHEW DUNNE

on behalf of Debtor Douglas W Parker bestcasestephen@gmail.com dunnestr74587@notify.bestcase.com

STEPHEN MATTHEW DUNNE

on behalf of Joint Debtor Virlene S Parker bestcasestephen@gmail.com dunnestr74587@notify.bestcase.com

STEPHEN MATTHEW DUNNE

on behalf of Trustee WILLIAM C. MILLER Esq. bestcasestephen@gmail.com, dunnestr74587@notify.bestcase.com

THOMAS I. PULEO

on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

**Information to identify the case:**

Debtor 1	Douglas W Parker	Social Security number or ITIN xxx-xx-8120
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Virlene S Parker	Social Security number or ITIN xxx-xx-2952
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-14323-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas W Parker

Virlene S Parker

2/5/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**